Claims

The following listing of claims replaces all prior versions. Please amend the claims as follows:

1.   (currently amended) A terminal that can be operated by a merchant to provide a plurality of financial services to a customer, the terminal comprising:

a data input interface;

a user interface;

a network interface configured to communicate with a server; and

a processor coupled to said data input interface, said user interface and said network interface, the processor being operable to:

receive a financial service selection from a customer via the user interface <u>during a session with the terminal</u>, the financial service requiring the creation of a financial account;

extract session data from a data source associated with the customer through said data input interface;

provide said session data to said server;

receive an authorization from said server to provide the selected financial service and for creating the financial account, the authorization including the server validating the session data against at least one requirement for providing the selected financial service and qualifying the customer for the financial account by applying the session data to a risk model comprising underwriting criteria; and

provide, during the session and at least partially via the terminal, the selected

financial service including the creation of the financial account.

2.   (canceled)

3.   (previously presented)   The terminal of claim 1, wherein said processor is further

operable to:

update said session data based at least in part on the provision of the financial service and

the validation; and

write the updated session data to the data source through the data interface.

4.   (previously presented)   The terminal of claim 1, wherein said processor is further

operable to:

update said session data based at least in part on the validation; and

write the updated session data to the data source through the data interface.

5.   (original)   The terminal of claim 1, wherein said processor is further operable to:

update said session data based at least in part on the provision of the financial service;

and

write the updated session data to the data source through the data interface.

6.   (original)   The terminal of claim 1, wherein said data interface includes a magnetic card

reader.

7.   (original)   The terminal of claim 1, wherein said data interface includes a bar code reader.

8.   (original)   The terminal of claim 1, wherein said data input interface includes a scanner.

9.   (original)   The terminal of claim 8, wherein said processor is further operable to apply a template to selectively scan portions of the data source in obtaining the said session data.

10.   (original)   The terminal of claim 1, wherein said at least one financial service includes generating a pre-paid card.

11.   (original)   The terminal of claim 1, wherein said at least one financial service includes granting approval for accepting a check.

12.   (original)   The terminal of claim 1, wherein said at least one financial service includes providing cash to a customer.

13.   (original)   The terminal of claim 1, wherein said at least one financial service includes performing a transfer of funds between a first and second account.

14.   (original)   The terminal of claim 1, wherein said at least one financial service includes

transferring the stored value on a first stored-value card to the balance on a second stored value

card.

15.   (previously presented)   The terminal of claim 1, wherein said at least one financial

service includes receiving information identifying the recipient of the bill, the amount of a bill,

the source of funds for making the payment of the bill and then executing the payment of the

bills.

16.   (original)   The terminal of claim 1, wherein said at least one financial service includes

generating a pre-paid telecommunications card.

17. – 20.   (canceled)

21.   (currently amended)   A system for providing financial services, the system including a

terminal and a server coupled said terminal, the system comprising:

said terminal being operated by a merchant and having a first network interface

configured to interface to said server and a data interface configured to receive, during a session

with the terminal, a data source associated with a customer and being operable to:

extract session data from said data source via said data interface;

receive a financial service selection, during the session, the financial service

requiring the creation of a financial account;

obtain validation from said server; and

perform, during the session, said selected financial service; and

said server having a second network interface configured to interface to said terminal and

being operable to:

receive session data from said terminal via said second network interface;

authorize the creation of the financial account and the provision of the selected

financial service based in part on said session data by validating the session data against

at least one requirement for providing the selected financial service and qualifying the

customer for the financial account by applying at least a portion of said session data to a

risk model comprising underwriting criteria;

alter a parameter of the financial account based on aggregated data from other

financial accounts and the risk model;

establish, during the session, said financial account proximate to the validation of

the financial service selection;

identify additional financial services that are available based on the session data;

detect fraudulent or suspicious activity associated with the financial account; and

send a validation notice to said terminal via said second network interface.

22. (original) The system of claim 21, wherein said terminal is further operable to update said session data after performing said selected financial service and send said updated session data to said data source via said data interface.